

Jefferson County judge executive in your thirties and win, secure reelection, and then launch a bid for U.S. Senator. That is the political path Marlow Cook took, and that is the exact political path I took as well.

Some might say the similarities end there or note that we haven't agreed on every issue in the years since, but what two people ever do? It doesn't change my enduring gratitude for the opportunities Marlow Cook brought to me. It certainly doesn't change my respect for him. This is a man who enlisted in the Navy when his country called and when he was still a teenager.

Marlow Cook served his country honorably in both the Atlantic and Pacific theaters in World War II. He served his country honorably in the U.S. Senate.

I should note that Marlow Cook was the first Roman Catholic elected to statewide office in Kentucky. Believe it or not, that was something of an issue back then. It is hard to imagine today.

One more thing. Marlow Webster Cook's impact was felt in the course of the Commonwealth's history in the shape of the riverfront in Louisville. He bought the Belle of Louisville, the sternwheeler that is still going up and down the Ohio River today and is a particularly big thing during the Kentucky Derby week every year.

He had a huge impact on a lot of young Kentuckians, such as myself. I knew his family well. Nancy, his now widow, and his five kids were all running around during that campaign way back then.

I want to say to Nancy and all of Marlow and Nancy's kids how much we admire him. Elaine and I are truly saddened by his loss. We are going to continue to remember this veteran, this extraordinary county official, and our United States Senator fondly. I am sure colleagues will join me in that sentiment. I ask them also to join me in sending our best to all of Marlow's family and friends.

UNANIMOUS CONSENT AGREEMENT—EXECUTIVE CALENDAR

Mr. MCCONNELL. Mr. President, on an entirely different matter, I ask unanimous consent that the Senate, on Monday, February 8, at 5 p.m., proceed to executive session to consider the following nomination: Calendar No. 360; that there be 30 minutes for debate on the nomination equally divided in the usual form; that upon the use or yielding back of time, the Senate vote without intervening action or debate on the nomination; that if confirmed, the President be immediately notified of the Senate's action and the Senate then resume legislative session.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

The PRESIDING OFFICER. The Senator from Washington.

STUDENT LOAN DEBT

Mrs. MURRAY. Mr. President, last week I asked students and families to share with me their experiences with student loans and college affordability, and I want to start by sharing one of those stories. It is from a young woman named Rebeckah from my home State of Washington. When she was 18, Rebeckah signed up for student loans so she could go to college, and her parents took out what are called PLUS loans to help their daughter afford it. Rebeckah worked hard in college and graduated with her degree. But now she is facing a mountain of student debt, and that is preventing her and her partner from buying a house and starting a family. Not only that, Rebeckah found out that her parents have been taking money out of their retirement savings to pay off their PLUS loans, and they have even resorted to taking a lien out on their home to pay down the debt.

Rebeckah said when she enrolled in college, she was sure that getting a good education would pay off. But now, with all the overwhelming student debt, it feels as if she signed her family up for financial ruin.

When I hear stories like Rebeckah's, it is clear that college costs and student debt are holding families back. I consider it to be one of my most important jobs as a Senator to make sure Washington State families have a seat at the table and a voice in our Nation's Capital, and on an issue as important as this, I am going to make sure their voices are heard loud and clear here in this Congress. I am going to continue to work with my fellow Democrats on ways to make college more affordable. I am going to keep fighting to reduce the crushing burden of student debt for so many families in my home State of Washington and across the country.

Today, the yearly costs of tuition and room and board at a public 4-year institution are 5½ times what they were in the early 1980s. There are many reasons that colleges have gotten more and more expensive, but the result has been the same. It has strained the budgets of middle-class families across the country, and, in some cases, it prevents students from even applying and has forced many others to drop out before they ever earn a degree. With skyrocketing college costs, we are sending the message that college is reserved for the wealthiest few and not for middle-class families and those who want to get there.

We have all heard the numbers of student debt. Overall, Americans hold more than \$1.3 trillion in student loan debt. That is a huge number, and it is actually a little hard to wrap your head around, so let's try this: Every second that goes by, student debt in our country grows by nearly \$3,000. That is every second. And behind those numbers are people who invested in themselves by furthering their education but are now saddled with debt, preventing them from buying a home

or even starting a small business or a family.

A young man from Washington State named Alex told me his income barely covers his monthly expenses, let alone paying down his student loans. He says he feels financially stagnant because "I don't know if I will ever overcome the crippling college debt."

I am glad that Democrats have a plan to help students and families who are in the red. When more students are able to further their education, it doesn't help just them. A highly educated workforce helps our economy grow from the middle out, not from the top down, and it strengthens the workforce we will need to compete and lead the world in the 21st century economy. That is why Democrats want to give students the chance they need to attend community college tuition free.

Of course, many students and families take out student loans to help them finance higher education, but some are locked in with a high interest rate. Today, you can find offers to refinance your mortgage at 3.5 percent or your car loan for around 3.2 percent. I have heard from many borrowers who are paying an interest rate that is twice that amount, and some are paying even more.

Democrats want to make sure that borrowers can refinance their student loans at today's lower rates. We also want to hold the institutions of higher education accountable for providing a high-quality degree so students have confidence that the education they receive and pay for will get them ahead. Democrats want to increase investments in need-based aid, such as Pell grants, so students can keep up with the rising cost of college.

It has been just one week since I asked students and families to submit their stories online to us, and I want to hear from many more because I know there are so many people out there who are struggling. But I must admit, I was taken aback by the constant theme that showed up in so many of the experiences that I have seen so far. I heard story after story from people who said they felt hopeless. They feel buried under student debt, and they see no end in sight. It shouldn't have to be this way. Democrats are offering solutions, and I sincerely hope our Republican friends will join us.

For me, this isn't just another issue; this is really personal. When I was young, my dad was diagnosed with multiple sclerosis. Within a few short years, he couldn't work any longer, and without warning, my own family had fallen on hard times. My brothers and sisters and I—and I have six brothers and sisters—were all able to afford to go to college with the help of what we now call Pell grants, and my mom was able to get the skills she needed to get a better paying job through a worker training program at Lake Washington Vocational School. This country was there for us and never turned its back on my family.